COMBINED DECLARATION AND POWER OF ATTORNEY FOR UTILITY PATENT APPLICATION (Includes PCT)

Attorney Docket No. TPP31461A

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; that

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

WIRE TRANSFER SYSTEM AND METHOD

the specification of which (check one)
[X] is attached hereto.

[] was amended				application Serial (if applicable)	No		and	l was
[] was U.S. Nati	filed as onal Stage	PCT Internationa on as U.S.	l App Pater	lication No.	on	and was	filed i	n the
I hereby s	state that.	I have reviewed ding the claims,	and a	understand the con- mended by any amend	tents of ment refe	the abo	ve ident above.	ified

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I do not know and do not believe the claimed invention was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application.

I hereby claim foreign priority benefits under Title 35, United States Code \$119 and/or \$365(a)(b) of any foreign application(s) and United States provisional applications for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application(s) on which priority is claimed:

Prior Foreign and	U.S. Provisional	Application(s)	Priorit	y Claimed
60/399,693 (Number)	US (Country)	1 August 2002 Day/Month/Year Filed	[X] Yes	I 1 No
(Number)	(Country)	Day/Month/Year Filed	[] Yes	[] 0%

Attorney Docket No. TPP31461A

- I hereby claim the benefit under Title 35, United States Code, \$120 and/or \$365(c) of any United States application(s) or PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, \$112:
 - Application Serial No. Filing Date

 Status
 (patented, pending, abandoned)

 Application Serial No. Filing Date

 Status
 (patented, pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith; Stevens, Davis, Miller & Mosher, L.L.P.; Anthony P. Venturino, Reg. No. 31,674; James E. Ledbetter, Reg. No. 28,732; and Thomas P. Pavelko, Reg. No. 31,689, Peter N. Lalos, Reg. No. 19,789. Direct all telephone calls to telephone no. 202-785-0100 and faxes to 202-408-5200.

Address all correspondence to 1615 L Street, N.W., Suite 850, Washington, D.C. 20036.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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